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ABSTRACT

The pamphlet offers unit-by-unit outlines for a high school course in consumer economics. The 20 objectives of the course stress ability to: assess the proper use of human and material resources, understand the consumer's role in the market system, distinguish the difference between needs and wants, recognize the efficacy of interacting with citizens in the community in order to broaden understanding of mutual problems, know the proper use of consumer credit, plan a voluntary savings and retirement program, learn of public and private consumer protection agencies, and understand basic economic principles. There are 15 unit outlines in the pamphlet. Each presents general topics only; there are no specified activities or discussion questions. For example, in the outline for the unit on laws to protect consumers, seven main topics are presented. These include individual legal rights, agencies to seek help from, warranties, and simple contracts. Each topic has several sub-headings, such as "legal requirements of a valid contract," and "oral and written contracts." Other units cover advertising, budgeting, credit, savings, taxes, fraud, insurance protection, and career planning. The pamphlet concludes with a bibliography of 34 textbooks, supplementary texts, and periodicals; and a listing of 42 audiovisual materials. (AV)

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CONSUMER ECONOMICS AND LAW

An Outline of Content for an Elective Course

in Grades 9-12

"PERMISSION TO REPRODUCE THIS MATERIAL HAS BEEN GRANTED BY

Norman H. Rossell

TO THE EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC) AND USERS OF THE ERIC SYSTEM."

SOCIAL STUDIES

an instructional bulletin

SP 00 710

LOS ANGELES CITY SCHOOLS
Instructional Planning Division
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FOREWORD

This outline for the new elective course in Consumer Economics and Law was prepared to assist teachers in developing among students a greater understanding of their present and future roles as consumers. Young people need to recognize and appreciate the importance of emotional desires and of environmental influences upon the choices that consumers make. During the course, students should also learn how to achieve at least some degree of economic stability as citizens and to avoid the pitfalls that may stand in the way of consumer satisfaction.

In view of the new emphasis on consumer responsibility and protection, this course should be particularly timely and useful to students. Although classes with similar content have been offered from time to time in past years, there are now important new perspectives. The State Legislature recently passed a resolution encouraging schools to give a high priority to consumer education. Hardly a day passes without news of some kind regarding an investigation, an exposure of malpractices, legislation or litigation, or actions of governmental agencies or consumer groups.

Yet, in the course on Consumer Economics and Law, students need to learn to recognize and appreciate the contributions that the free enterprise system has made and is continuing to make to our nation. No other society in the world has received as many benefits as our system has made possible.

ACKNOWLEDGMENTS

The outstanding contributions of Hayden M. Bower of Taft High School should be recognized and acknowledged as a great service to the district's Social Studies program. While serving as a curriculum consultant, Mr. Bower organized the course outline, developed the content, and prepared the final draft of the 1973 edition.

Appreciation is also expressed to Milton Asher of San Pedro High School, David Haskell of Marshall High School, Walter Blackman of Fairfax High School, Steve Toda of Jefferson High School, and those other teachers who have taught Consumer Economics and Law as an experimental course and demonstrated its value to high school students.

ROBERT W. KISKADDEN, Jr.
Instructional Specialist
Social Studies

APPROVED:

NORMAN H. ROSSELL
Assistant Superintendent
Instructional Planning Division

DEDICATION

This publication is dedicated to the late Dr. Donald Perryman, Instructional Specialist for Area G, who bore district-wide responsibility for developing the Consumer Economics and Law program in Social Studies on the secondary level in the Los Angeles City Schools.

Dr. Perryman was one of the original members of the Mayor's Committee for Consumer Education in 1972. From this beginning he brought together resources of the entire community for developing this course and subsequent teacher workshops. He gathered samplings of the available teaching materials, both basic and collateral, and provided resource speakers from the various consumer agencies, which gave these workshops depth and relevance.

With enthusiasm he drew back the curtain on the scene for us. For this view, we are deeply grateful.

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1973, 1974

Los Angeles Unified School District

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TO THE TEACHER

Although the student's introduction to consumer education usually begins with exposure to television commercials and special offers advertised on cereal boxes, the emphasis of these appeals is on the virtues of particular products. Students learn little about the value of given merchandise in relation to competing brands, their purposes and differences, their total cost, and consumer problems that need to be resolved or avoided. In the conduct of the course on Consumer Economics and Law, the teacher should therefore help students learn how to make choices objectively in terms of their own needs and to recognize that consumer education is a subject that demands continued study throughout their lives.

Instruction should be flexible and based upon the requirements of students in individual classes. Selections of units and time allotments should be determined by the teacher on the basis of these requirements. The emphasis should not be on "final solutions" to given problems but on assisting class members to develop their own values and guidelines as consumers. Use of resource speakers from the community will be helpful.

Textbooks and other instructional materials are limited in the field of consumer education. Even though it is not complete and new titles should be added as they become available, the Bibliography that begins on page 15 will be helpful as the teacher collects resource materials for the course. A wide variety of pamphlets and other supplementary resources can be obtained from governmental agencies and civic and business organizations.

The time allocated by the teacher to Unit XIII, Career Planning, depends on each school's guidance program. It is understood that in some schools Consumer Economics and Law is combined with guidance in a year course. In others guidance is covered as part of a homeroom sequence.

GENERAL OBJECTIVES

Completion of the course in Consumer Economics and Law should increase the ability of the student, in accordance with his or her capabilities, to perform the following:

- Assess the use of human and material resources more intelligently to achieve personal satisfaction and growth.
- Identify and market successfully his or her career skills to gain the rewards necessary to be an active consumer in our economic system.
- Appreciate the growing opportunities for careers in the area of Consumer Economics and Law.
- Understand the role of the consumer and his or her influence in our "demand" market system.
- Be able to distinguish the difference between needs and wants and to understand the balance that must constantly be maintained between them.
- Understand the effects of the citizens' support or rejection of political actions that may be beneficial or harmful to the individual consumer, to consumers as a group, or to the nation as a whole.
- Recognize that interaction with citizens in the community and knowledge of local resources will broaden understanding of mutual problems and goals.
- Assess the need to balance the demand for materials with the desire to protect the ecological balance.
- Demonstrate knowledge of the need for sound and reasonable planning of future expenditures.
- Recognize how the proper use of consumer credit can be the key or the lock in the door to financial stability.
- Understand the need for a savings program to prepare for emergencies and to achieve short-range and long-range goals.
- Plan a voluntary savings program in relation to the resources of involuntary public insurance and retirement programs that will provide for financial security.

- Develop an understanding of the variety of insurance plans that are available for protection against large monetary losses.

- Acquire knowledge of the many private and public agencies that exist to protect the consumer.

- Identify some of the better-known types of fraud, deception, and quackery and learn how to avoid them.

- Recognize that laws, governmental agencies, and consumer action groups cannot protect the consumer from his or her own ignorance or lack of judgment.

- Recognize the legal rights and obligations of the consumer and what the law expects of him or her in the market place.

- Understand basic economic principles and the consumer's role in strengthening a system that produces his or her income to meet material needs.

- Recognize that the complexities of economic life are such that governmental agencies must assist and protect the consumer so that, with reasonable care, he or she will receive fair treatment and be assured of safety and satisfaction in the purchase and use of goods and services.

- Read and comprehend the social studies content of the basic text, supplemental and periodic materials used in the course.

SUGGESTED INSTRUCTIONAL UNITS

WE ARE ALL CONSUMERS — UNIT I

A. Development of Student Value System

1. Knowledge of self, individual potential, and aims and ambitions
2. How each factor affects other factors; role of emotions in determining choices in the market place

B. Influences of Personal Values and Behavior

1. Socio-economic influences: behavior and attitudes
2. Cultural influences: habits and customs
3. Internal psychological factors: status and security
4. External psychological factors: advertising in mass media

C. Impact, in Our Free Enterprise System, of Each Buyer's Purchases on Suppliers' Future Decisions on Production

1. Each buyer's choice as a "vote" for future production of specific products
2. Resources allocated in market place based on suppliers' decisions relating to what buyers will purchase
3. Responsibility of buyers to choose wisely in making the free enterprise system better serve consumers and in conserving resources to meet most important needs

ADVERTISING: A TOOL OR A TRAP? UNIT II

A. Why Do Businesses Advertise?

B. To Whom and to What Do Advertisers Appeal?

C. What Are the Effects of Advertising?

1. Fraud and deception versus "puffery"
2. Relationship of emotional effects on exercise of sound judgment
3. Need to inform public to create demand
   a. Capital commitment to mass production and mass distribution to meet demands for mass consumption
   b. Need to know facts about product and its uses to stimulate sales
4. Cost of advertising
   a. Waste that inflates cost of goods
   b. Educational and entertainment programs
5. Jobs in industries created from advertising revenue

D. Impact of Federal Trade Commission's Reviews and Decisions on Advertisers.

E. Effect of Required Remedial or Negative Advertising on Sales and Costs.
1. F.T.C. order to retract unproven claims
2. Warnings that use of product is harmful

F. Value of Advertiser's Reputation and Name Identification.

G. Word-of-Mouth Advertising, Favorable or Unfavorable.

H. Media Responsibility versus Censorship.

"CAVEAT EMPTOR" CONSUMER RESPONSIBILITIES UNIT III

A. Consumer's Responsibilities

1. Understanding role of consumer in our society
2. Seeking the "most of the best for the least"

B. Consumer's Process of Decision Making

1. Obtaining information on products or services
2. Seeking help from private or public sources of information

C. Accepting Consequences of Consumer Decisions

1. Honoring contracts, maintaining sound credit, and using reasonable care
2. Inability of laws and agencies to protect consumers from mistakes and unwise decisions

D. Voicing Consumer Complaints and Satisfactions

1. Procedures for voicing complaints
   a. In the market place with the suppliers
   b. At local and state levels of government
   c. Through private agencies
   d. At federal level
2. Written and oral documentation of complaints
3. Expression of satisfaction to supplier for effective services

E. Exercising of Fairness

1. Customer's responsibility for moral behavior
   a. Payment in full
   b. Avoiding abuse of credit or contract
   c. Effects of shoplifting costs on consumers
   d. Avoiding abuse of exchange or refund privileges
   e. Proper installation, use, and handling of products

F. Recent Legislation for Consumer Protection

1. Truth in Lending Act
2. Truth in Labeling Act
3. Truth in Advertising Act
4. Laws regulating door-to-door or direct mail selling
5. Lost credit card liability of card owner until company notified

G. The Cost of Consumer Protection Agencies and Laws in Taxes and Production Costs.

SPENDING OUR EARNINGS: BUYING WISELY UNIT IV

A. Consideration of Needs Before Wants; Priority of Values

1. Importance of self-discipline
2. Establishing priorities
3. Planning purchases to avoid impulse buying

B. Unlimited Desires Versus Limited Assets

1. "We cannot have it all!"
2. Buying priorities after needs are met
3. What about tomorrow?
4. "Don't buy more than needed nor more than you can afford"

C. Consumer Procedures

1. Establishing needs
2. Becoming informed
3. Comparative pricing
4. "Getting most and best for least"

D. Consideration of Requirements and Conditions Before Signing Agreements on Contracts

E. Criteria for Making Wise Purchases in Selected Areas

1. Transportation
2. Housing
3. Funerals
4. Recreation

CONSUMER RIGHTS

UNIT V

A. Right to Make Intelligent Choices in Selecting Products and Services

1. Open competitive market
2. Laws affecting monopolies, oligopolies, price fixing, and unfair and deceptive practices

B. Right to Accurate Information

1. Full disclosure in labeling, advertising, and promotions
2. Public and private aids to consumer
3. Government regulations and their enforcement

C. Right of Safety in Selecting Products and Services

D. Right to Register Complaints

1. Businesses
2. Local and state governmental agencies
3. Federal agencies
4. Arbitration boards
5. Courts

E. Right to Redress of Grievances

1. Voluntary action
2. Courts
   a. Small Claims Court
   b. Individual and class actions suits

F. Right to Fair Treatment in Market Place

1. Elimination of fraud, deception, and unfair business practices, such as:
   a. Fraudulent advertising
   b. Products requiring unnecessary repairs
   c. Selling used products as new
2. Reasonable wear from reasonable use
3. Full disclosure of conditions of sale and backing of warranties
4. Laws to assure fairness

G. A Politician's and Lawyer's Paradise?

1. All business and businessmen are evil?
2. "Consumerism" - A vehicle to political power?
3. Class action suits, for politics and profit?

BUDGETING: A PLAN FOR SPENDING ASSETS WITH SATISFACTION AND STABILITY

UNIT VI

A. "Where Income Came From and Where It Went"

B. Establishing Goals

C. Establishing Priorities

D. Providing for Flexibility in Planning

E. Recognizing Differences in Needs

1. Single persons
2. Married persons
3. Retired persons
4. Separated or divorced persons
5. Maintaining two homes

F. Allowing for Future Needs and Emergencies

1. Extended illness
2. Adjusting to a reduced income level
3. Extended unemployment

G. Inflation's Impact on Budgeting

1. Rising cost of needs
2. Less left over for wants
3. How much, if any, for savings?
4. Adjusting and readjusting goals

H. Handling Situations That Call for Change

1. Temporary
2. Entirely new budget planning

CREDIT AND LENDING INSTITUTIONS UNIT VII

A. What is Credit? Should the Consumer Use or Avoid Credit?

1. Credit as key to growth
2. Overextension of debt
3. Personal bankruptcy

B. How to Establish and Maintain Sound Credit

1. Consumer's name and reputation
2. Relationship of credit to consumer's financial needs

C. Shopping for Credit

1. Cost of credit
2. Duration of contract
3. Obligations incurred

D. Types of Credit

1. Installment contracts
   a. Annual rate of interest
   b. Total cost of credit
2. Long-term credit
   a. Homes
   b. Automobiles
3. Revolving credit accounts
4. 30-day open accounts
5. Credit cards

E. Types of Institutions Offering Credit or Financing

1. Commercial and savings banks
2. Savings and loan associations
3. Finance companies
4. Credit unions
5. Consumer credit companies, i.e., General Motors Acceptance Corporation
6. Open, short-term, and revolving credit accounts
7. Life insurance companies
8. Pawn shops

F. Remedies for Credit Troubles

1. Readjusting goals
2. Budgeting
3. Family financial counseling
4. Personal bankruptcy

SAVING WITH A PURPOSE

UNIT VIII

A. Goals

1. Short-range goals
   a. Car down payment
   b. Vacation
   c. New stereo
   d. Next year's college tuition
2. Long-range goals
   a. House down payment
   b. Retirement
   c. Long vacation
   d. Capital accumulation
   e. Complete college tuition
3. Emergency funds
   a. Illness
   b. Accident
   c. Large-scale repairs
   d. Births

B. Necessity for Planning, Decision-Making, and Action for Saving and Investing

C. Categories of Saving

1. Involuntary
   a. Social Security
   b. Private company pension or retirement plans
2. Semi-voluntary
   a. Life insurance
   b. Profit-sharing funds
   c. Private investment funds
   d. Home mortgage equity
3. Voluntary
   a. Banks
   b. Savings and loan associations
   c. Credit unions
   d. Real estate investments
   e. Stocks and bonds
   f. U.S. Savings Bonds

TAXPAYERS ALL

UNIT IX

A. Impact of Taxes on Consumer's Earnings and Spending

B. Effects of Demanded Services on Increases in Taxes

1. The more we demand in services the more we have to pay in taxes.
2. Big government versus little government.
3. At what level of government should we place the power and responsibility?
4. A totally regulated society is no longer a free society.
5. Can we really remove all risks in life?

C. Impact of Governmental Budget and Debt on Economy

1. Volume of money and credit supply
2. Foreign trade and investment policy
3. Balance of payments and tariffs

D. Taxpayer's Responsibilities

1. Federal income and excise taxes
   a. Dependents, deductions, exemptions, and income
   b. Preparation of tax forms by taxpayer
2. State, local, and special taxes
   a. Income
   b. Property
   c. Sales
   d. Licenses

FRAUD, DECEPTION, AND QUACKERY — UNIT X

A. Fraud and Deceptions

1. Schemes that cost more than they are worth
2. Importance of consumer investigations
   a. "Get rich quick" schemes
   b. "Something for nothing"
3. Typical frauds and deceptions
   a. Bait and switch
   b. Referral or pyramid sales
   c. Confidence schemes

B. Quackery: "There are Very Few Miracles!"

1. Miracle cures
2. Miracle diets
3. Miracle beauty treatments
4. Other forms of quackery

C. Controversial Areas

1. Health foods
2. Astrologists and fortune tellers
3. Acupuncture

D. Public and Private Agencies Designed to Help Consumer Victims

1. Local
2. State
3. Federal

E. Values of Sound Qualified Professional Services

INSURANCE PROTECTION

UNIT XI

A. Life Insurance

1. Protection only
   a. Term
   b. Group term
2. Protection with savings
   a. Straight or whole life
   b. Life paid up in 10, 20, or 30 years
   c. Endowments in 10, 20, or 30 years
   d. Annuities
3. Savings: cash value plus dividends

B. Accident and Health Protection; Hospitalization, Medical and Salary

C. Automobil Insurance

1. Public liability
2. Material damage and collision
3. Miscellaneous coverage
4. No fault concept

D. Fire Insurance

E. Liability and Burglary

F. Home Owners' Packages

G. Inland Marine "All-Risk" Floater Policies

LAWS TO PROTECT CONSUMERS

UNIT XII

A. What Are Your Legal Rights and Obligations?

B. Where Can You Seek Help?

   1. Public agencies
   2. Private agencies

C. Legal Terms the Consumer Should Know and Understand

D. Best Safeguard is "Caveat Emptor"

E. Warranties

   1. Implied provisions
   2. Expressed provisions

F. Simple Contracts

   1. Legal requirements of a valid contract
   2. What should be recorded in writing
   3. Oral and written contracts
   4. Implied and expressed provisions

G. New Laws

   1. Effects on 18-year-old consumers
   2. Other implications

CAREER PLANNING

UNIT XIII

A. Working to Qualify as an Active Consumer

B. Lifetime Career Goals

C. Career Interviews

D. Career Financial Goals

E. Training for Career

F. Careers in Consumer Economics and Laws

1. Law
   a. Police
   b. Health, safety, and sanitation inspection; weights and measures inspection
   c. Office of District Attorney
   d. State Attorney General's Office
   e. Postal inspection; Internal Revenue Service and Department of Justice
   f. Office of Consumer Affairs
2. Public Agencies
   a. Local
      (1) City Consumer Affairs Office
      (2) Building and Safety Department
   b. State
      (1) Office of Consumer Affairs
      (2) Fire Marshal
      (3) Motor Vehicle Department and Highway Patrol
      (4) Public Utility Commission
      (5) Bureau of Licenses
      (6) Office of Secretary of State; Corporation and Banking Commission
   c. Federal
      (1) President's Consumer Advisory Council
      (2) Office of Consumer Affairs
      (3) Federal Trade Commission
      (4) Food and Drug Commission
      (5) Department of Transportation, Bureau of Safety
      (6) Department of Labor
      (7) Department of Agriculture; meat and food inspection
      (8) Atomic Energy Commission

G. Time Allotment--Please See "To the Teacher," Page viii.

OVERVIEW OF BASIC ECONOMIC PRINCIPLES UNIT XIV

A. Theory of the Free Market

1. Supply and demand
2. Factors of production
3. Profit motive

B. Impact of Government on the Economy

1. As a buyer
2. As a seller
3. As a regulator
4. Governmental monetary and credit policy
5. Taxes and the national debt
6. Impact of Federal Reserve System's policies on credit, banking, and funding the national debt

C. Free Enterprise and Rival Economic Systems

D. Influences of Producers and of Consumers and Other Citizens on Economic System

1. Means of livelihood
2. Decision making as consumers or producers
3. Voting in elections

E. Economic Theories and Accuracy of Predictions and cures for troubles.

BIBLIOGRAPHY

Basic Textbook

Schoenfeld, Natella. The Consumer and His Dollar. New York: Oceana, 1970. (Basic, Average)

Supplemental Textbooks

Block. How To Get Good Medical Care. Public Affairs Pamphlets, 1971. (Average)

Bohlman and Bohlman. The Law For You, Accent/Consumer Education Series. Chicago: Follett, 1971. (Easy, Average)

Bohlman and Bohlman. Accent/Consumer Education Series, Instructor's Guide. Chicago: Follett, 1971.

Caplovitz. The Poor Pay More. New York: Macmillan, 1971. (Advanced)

Eastlake. The Adventures of Primero Dinero. Basic Economics. Chicago: Follett, 1970. (Basic, Average)

Fleck (supervisor). Consumer Credit Series. New York: Scholastic Magazines, 1971.

Leventhal. Job Discrimination is Illegal. Public Affairs Pamphlets, 1971. (Average)

Linder and Selzer. You the Consumer. New York: W.H. Sadlier, 1973. (Average)

Margolius. Buyer Be Wary! New York: Public Affairs Pamphlets, 1971. (Average)

Margolius. Funeral Costs and Death Benefits. New York: Public Affairs Pamphlets, 1971. (Average)

Margolius. A Guide to Consumer Credit. New York: Public Affairs Pamphlets, 1971. (Average)

Margolius. How to Make the Most of Your Money. New York: Hawthorne Books, 1971. (Advanced)

Margolius. How to Stretch Your Dollar. New York: Public Affairs Pamphlets, 1971. (Average)

Margolius. The Responsible Consumer. New York: Public Affairs Pamphlets, 1971. (Average)

Supplemental Textbooks (cont.)

Ross. Handbook of Everyday Law. Fawcett, 1971. (Average, Advanced)

Royer. Get Your Money's Worth. New York: Holt, Rinehart, Winston, 1971.

Saalbach. The Consumer and the American Economy. Series (5). Chicago and Palo Alto, Calif.: Laidlaw Brothers, A Division of Doubleday, 1974. (Average)

Pamphlets, Periodicals, and Other Sources

American Council on Consumer Interest. Newsletter, 238 Stanley Hall, University of Missouri, Columbia, Mo. 65201.

Background Material for Consumer Protection. Series. Federal Trade Commission, Washington, D.C. 20580. Free.

Changing Times, Weekly. Changing Times Educational Services, 1729 H Street, N.W., Washington, D.C. 20006.

Checklist. Joint Council on Economic Education, 1212 Avenue of the Americas, New York 10036. A price list of pamphlets, filmstrips, and other class materials.

Credit Union National Association International. Credit Union National Association, 1617 Sherman Avenue, Madison, Wis. 53701.

Consumer Affairs, Newsletter. Department of Consumer Affairs, 107 South Broadway, Los Angeles 90012. Free.

Consumer Education Bibliography. Superintendent of Documents, U.S. Government Printing Office, P.O. Box 1821, Washington, D.C. 20402. Price: $1.00

Consumer News, Monthly Bulletin (Cat. No. PREX 16.9). Office of Consumer Affairs. Superintendent of Documents, Government Printing Office, P.O. Box 1821, Washington, D.C. 20402. Price: $1.00.

Consumer Product Information. An index of selected federal publications on how to buy, use, and take care of consumer products. Includes some Spanish editions. Public Documents Distribution Center, Pueblo, Colo. 81009. Price: Not more than $.65; some items are free.

Consumer Reports. Consumers Union, 256 Washington Street, Mt. Vernon, N.Y. 10550.

Pamphlets, Periodicals, and Other Sources

Family Financial Education Program Series. Cobak Corporation, 231 South LaSalle Street, Chicago 60693.

F.T.C. News Summary and Consumer Alert, Newsletter. Federal Trade Commission, Office of Public Information, Washington, D.C. 20580.

OVERVIEW, Bi-monthly. Council of Better Business Bureau, 1150 17th Street, N.W., Washington, D.C. 20036.

Pacific Business. Public Affairs Office, California Chamber of Commerce, 450 Capitol Mall, Sacramento, Calif. 95814.

State Consumer Action: Summary '71. Superintendent of Documents, U.S. Government Printing Office, P.O. Box 1821, Washington, D.C. 20402. Price: $1.25.

Suggested Guidelines for Consumer Education, Grades K-12 (PR 36.8:C 76/ED 8). Superintendent of Documents, U.S. Government Printing Office, P.O. Box 1821, Washington, D.C. 20402. Price: $.65.

AUDIO-VISUAL MATERIALS

Films	Number	Minutes
"Applying for a Job"	6347	13
"Credit/Man's Confidence in Man"	4412	33
"Choosing a Job"	6311	12
"Gold and You" (Screen News Digest, Vol. 10, Issue 7)	5712	16
"Installment Buying"	5001	10
"Installment Buying"	5002	13
"The Invisible Force--Insurance"	5023	28
"Job Interviews/3 Young Men"	5062	17
"Job Interviews/3 Young Women"	5063	19
"Life Insurance/Means and Works"	5133	16
"The Modern Corporation"	5277	28
"Money and Banking"	5284	30
"The Money Tree"	6321	20
"Paying by Check"	5461	17
"Productivity: Key to American Economic Growth"	5562	28
"Retail Credit Buying"	5627	11
"Role of the Market"	5648	10
"Sam L. and Social Security"	5677	16
"Story of a Check"	5858	13
"Too Good to Be True"	5976	20
"Wise Use of Credit"	6152	11
"Your Credit Is Good"	6491	15
"You and Your Money"	6202	12

Filmstrips

"American Capitalism: A Flexible and Dynamic System" (H-262)

"Business and Government Agencies" (BE-5)

"Directing Your Dollars" (BE-11)

"Inflation and You" (H-265)

"Managing Your Money" (BE-4)

"Role of the Consumer" (BE-19)

Other Audio-Visual Materials

The following are approved audio-visual materials that may be purchased by schools from the Instructional Materiels Account or Title II Account. Refer to Resource List of Recently Evaluated Audio-Visual Materials, Secondary Schools.

	Grade	Unit	Price
Agencies That Protect the Consumer "17050. 6 color filmstrips, 3/12" Lp records, 1 guide. Universal Education and Visual Arts, 155 Universal City Plaza, Dept. M. U., Universal City, Calif. 91608.	10-12	Set	$51.00
Be Credit Wise. 1 color filmstrip, 1/12" Lp record. Money management Institute, Household Finance, Prudential Plaza, Chicago 60601.	9-12	Set	2.50
Before You Buy. A mini-course in consumer credit. 4 DT cassettes, 30 workbooks, 1 teacher's guide. Universal Education & Visual Arts, Universal City Plaza, Dept. M. U., Universal City, Calif. 91608.	10-12	Set	85.00
Consumer Education I. 4 color filmstrips, 4 12" Lp records, 1 guide. Money Management, Food, Credit Contracts, Housing. Hanna-Barbera Productions, 3400 West Cahuenga Blvd., Hollywood, Calif. 90028.	9-12	Set	60.00

Consumer Education Series. 6 color filmstrips, 6 cassettes, 1 guide. Doubleday Multimedia, P.O. Box 11607, Santa Ana, Calif. 92706.	9-12	Set	$85.00
Consumer Education Series. 6 color filmstrips, 6 cassettes, 1 guide. McGraw-Hill Book Company, P.O. Box 404, Hightstown, N.J. 08520.	9-12	Set	90.00
Consumer Sense. 10 cassettes, 10 student books, 1 guide. Coronet Films, 65 East Southwater, Chicago 60601.	9-12	Set	85.00
Consumer Studies. 1 color filmstrip, 1-10" record or cassette, 1 guide per set. Guidance Associates, Pleasantville, N.Y. 10570.			
1. "Buyer Beware"	9-12	Set	17.50 rec. 19.50 cas.
2. "Making Ends Meet"	9-12	Set	17.50 rec. 19.50 cas.
3. "Money Well Spent"	9-12	Set	17.50 rec. 19.50 cas.
4. "The Price of Credit"	9-12	Set	17.50 rec. 19.50 cas.
Modern Consumer Education. 27 texts, 12 audio cassette tapes, standard yellow or fast paced green track tapes, 2 filmstrips, 180 student record books, answer key cards, curriculum goals and objectives chart, instructor's manual. Grolier Education Corporation, Lawrence M. Wade, Spencer Division, 4476 Larkspur Road, Riverside, Calif. 92504.	9-12	Set	237.00 311.00 (standard and fast tapes)
Modern Consumer Education, Supplement One. 5 cassette tapes, 5 filmstrips, 30 texts, instructor's manual.			74.00
Money, Checks, and Banks. 6 color filmstrips, 3 cassettes or 3 Lp records, 1 guide. Universal Education and Visual Arts, 155 Universal City Plaza, Dept. M. U., Universal City, Calif. 91608.			

Our Money System. 1 color filmstrip 1-12" Lp record or cassette, 1 guide. Guidance Associates, Pleasantville, N.Y. 10570.	9-12	Set	18.00 rec. 20.00 cas.
A Resource Kit For Teaching Consumer Education. Changing Times Education Service, 1729 H Street, N.W., Washington, D.C. 20006.			
1. The Marketplace		Kit	42.50
2. Consumer Law		Kit	62.60
3. "So You Want to Use Credit"		A.V. Units	39.00
4. "So You Want Wheels"		A.V. Units	39.00